

**SPECIFICATIONS
FOR MAGNETIC MEDIA FILING
OF
CURRENCY TRANSACTION REPORTS**

(FORM 4789)

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**DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE**

These specifications for magnetic media filing of Currency Transaction Reports (Form 4789) were developed under the sponsorship of the following organizations:

Department of the Treasury

Deputy Assistant Secretary for Enforcement

Internal Revenue Service

Director, Detroit Computing Center

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Purpose

The purpose of this specification is to provide the requirements and conditions for filing Currency Transaction Report (CTR) Form 4789 on magnetic media. These specifications apply to the program for the filing of CTRs submitted on magnetic tape, cartridge, or diskette

The magnetic media forwarded to the Detroit Computing Center (DCC) will be considered as a substitute for the Form 4789 paper document, provided the transaction is accepted by the DCC system. Receipt and acknowledgment of magnetic media is further discussed in a later section.

Approval to participate in the magnetic media reporting program is contingent upon the filer following these steps:

- Review specifications
- File application to participate
- Satisfy acceptance testing procedures
- Receive formal DCC approval
- File reports no more than every two weeks
- Monitor quality

Continued participation in the Magnetic Media Program is contingent upon maintenance of quality standards and timely reporting.

Application for Magnetic Media Reporting

For the purpose of this specification, the FILER is the organization responsible for filing the CTR. Filers are required to complete an Application for Magnetic Media Reporting (Form DCC-4419, copy in attachments). Requests for additional information or forms related to magnetic media processing should be addressed to

the CTR Magnetic Media Coordinator at the DCC.

The application should be filed with DCC as soon as possible after the decision is made to file magnetically. DCC will notify the applicant, in writing, of authorization to file. Magnetic media returns may not be filed with DCC until the applicant has received formal approval.

Filing of Magnetic Media Reports

General

DCC will advise magnetic filers when they may begin to file using magnetic media. Until this notification has been issued, magnetic media will not be accepted.

If the magnetic filing system encounters problems which appear will remain unresolved for a potentially lengthy period, the filer will be advised to stop magnetic filing until the problem has been resolved.

Do not file a paper CTR (Form)

for currency transactions which are reported by magnetic media.

If entire files are unreadable due to format errors, etc., ***we will contact the transmitter by telephone*** to send a replacement for the file. Invalid transactions on a file, however, should be corrected and resubmitted as part of the file for the next full reporting period. A filer whose error rates are at a high level on a continuing basis may risk being discontinued as a magnetic media filer.

Filers are required to retain a copy of the CTR data or have the ability to reconstruct the data filed magnetically for a period of five years. In addition, **the magnetic filer must retain the acknowledgment** from DCC to facilitate inquiries for the same period as well as any

'working' papers which may be necessary for centralized keying of transactions.

Aggregation is to be handled no differently using magnetic media filing than it would be if filing paper CTRs.

Transmittal Process

The magnetic media files are to be sent to DCC. Form(s) DCC-4804 and DCC-4802 (for multiple filers), Transmittal for Magnetic Media Reporting of Currency Transactions must accompany magnetic submissions. (See attachments) **DO NOT MAIL THE MEDIA AND THE TRANSMITTAL SEPARATELY** A facsimile of Form 4804 and/or Form 4802, which includes all information requested on the actual form may be used. Substitute forms should follow the format of the transmittal form.

The affidavit on DCC-4804 should be signed by the filer; however, an agent may sign the affidavit on behalf of the filer if all of the following conditions are met:

The agent has been designated the authority to sign the affidavit under an agency agreement (either oral, written, or implied) that is valid under any state law.

The agent signs the affidavit and adds the caption 'For: (Name of Filer)'.

See Form 4800 (CTR Magnetic Media Reporting Instructions) in the attachments for detailed instructions. Although a duly authorized agent signs the affidavit, the filer is held responsible for the accuracy of the Form 4804.

All submitted magnetic media files, must include the following:

A signed Form 4804 or facsimile.

The magnetic media with an external identifying label.

A statement on the outside of the shipping container that states Attn: Tape Library, 'Deliver unopened: CTR Magnetic Media ;

___ of ___'. If there is only one container, mark the outside as **1 of 1**. For multiple containers, include the sequence (e.g., **1 of 3**, **2 of 3**, etc.).

DCC will not pay for or accept 'Collect on Delivery' or 'Charged to IRS,' shipments of CTRs on magnetic media that an individual or organization is legally required to report.

Data Sequencing and Validation Criteria

The following data controls must be adhered to or the CTR magnetic media will be rejected. The data records must be in the following sequence:

Transmitter (1A)

First record on the file - must be only one.

Financial Organization (Parent) (2A)

One of this record type for each parent financial institution (FI) on the file. This record type immediately precedes all records relating to the parent FI.

Financial Organization (Branch) (2B)

One of this record type for each branch reporting within the parent FI. This record type precedes all transaction records for the branch.

Currency Transaction (3A)

One of this record type for each currency transaction being reported for a branch. The Customer Account record will follow the 3A record if needed.

Customer Account (3E)

One of this record type for each customer account affected by this currency transaction.

Transactor Part I, Section B (4A)

One of this record type for each person conducting this transaction. These records are not required if one of the Part I, Section B Reason Incomplete codes has an appropriate entry. However it is the responsibility of the financial institution to provide as much information as possible.

Owner Part I, Section A (5A)

One of this record type for each person or organization on whose behalf the transaction is conducted.

Owner DBA, Part I, Section A (5A)

This record is a continuation of the 5A record to allow the Doing Business As (DBA) name if available.

Branch Summary (9A)

One record for each branch of an FI being reported. It is the last record for the branch.

Financial Institution Summary (9B)

One record for each FI reported. It is the last record for the FI and follows the 9A record for the last branch reported.

File Summary (9Z)

Last record on the file - must be only one.

Records that fail to meet these requirements will be coded as correspondence errors and returned to the filer for correction.

Acceptance Procedures

Filers will be sent an application form, a Declaration Statement and a copy of the Specifications for Magnetic Media Reporting.

When ready to file, the Filer will be asked to provide a test file to DCC.

The testing process will be as follows:

The test data should consist of a set of sample returns, containing data normally supplied by the filer. The test file should contain between 50 and 100 documents.

Upon receipt of the filer's test file DCC will test, review and provide feedback to the filer within ten working days.

If 95% of the filer's test documents are error-free and the file is correctly formatted, an acceptance letter will be issued.

When a test file is not acceptable, DCC will identify the errors and discuss the necessary corrections with the filer. When the errors are corrected, the filer should send a new set of test data to DCC. The filer is responsible for correcting their software to eliminate errors. If, after three attempts, the filer's test file continues to be unacceptable, the filer must develop an acceptable plan for correcting deficiencies before any further tests.

Accepted filers will be notified and issued a Transmitter Control Code (TCC). The filer must contact DCC to establish a schedule for transmitting live magnetic returns.

When the same service bureau system is used by several filers, only one test file of magnetic returns is required to cover the acceptance of all participating filers.

Filing Dates

Magnetic media is filed on a biweekly basis (i.e., January 1, 1997 - January 14, 1997). Magnetic media must be prepared and submitted to DCC for processing as soon as possible after the reporting period ends. A fixed reporting cycle will be established for each filer.

In order to allow the filer sufficient time to accumulate all data, create the magnetic media file, and forward the file to DCC, Treasury has determined that all transactions filed on magnetic media will be considered filed timely if received by the Internal Revenue Service **no more than 25 calendar days after the date of the transaction**.

Receipt and Acknowledgment of Magnetic Media Files

Each CTR will be acknowledged to the transmitter as soon as possible after receipt. The transmitter should immediately match the acknowledgments to the original file transmitted.

If acknowledgment file is not received by the filer, the CTRs **are not considered filed and MUST be resubmitted**. This could be a result of unreadable data or a tape which cannot be processed.

Any CTR which contains errors will be flagged and error codes indicating the reason for the error(s) will be returned via acknowledgment record. These error situations should be corrected and the records sent back to DCC as correction records and not as amendments. The acknowledgment record will include only error codes and the minimum information

needed to identify individual CTRs. **The logical record length of each acknowledgment record will be 57 characters, blocked 5700**It will contain up to the first ten error codes. See the Acknowledgment Record Formats section.

DCC acknowledges receipt by inserting a document control number in the DCN field of the CTR 3R Record. **The DCN number must be included** when resubmitting corrections for those records flagged because of errors.

If you receive acknowledgment of transactions which you did not file or you do not receive acknowledgment for transactions that you did file, please notify the CTR Magnetic Media Coordinator as soon as possible. The Help Desk Phone Number at DCC is (313) 234-2000.

The records on the acknowledgment file will also serve as correspondence to the filer, with the error codes of each record indicating the error(s) which initiated the correspondence.

Filing Amended Reports

If a magnetically filed CTR must be amended, you must file a complete replacement CTR. **All fields must be completed with the correct information, NOT JUST THE DATA FIELDS NEEDING CORRECTION** If the original CTR was magnetically filed, then any amendments must also be magnetically filed. **Amendments to magnetically filed CTRs must include the DCN from the acknowledgment record, along with the amendment code indicator.**

Magnetic Media Contacts

Direct all requests for Magnetic Media related publications, information, or extensions to the following address:

**Internal Revenue Service
BSA Support Group I, 4th Floor
CTR Magnetic Media
P.O. Box 32063
Detroit, MI 48232-0063**

**Voice Number (313) 234-1586
Fax Number (313) 234-1614**

General Specifications

Tape/Cartridge Specifications

These specifications define the file characteristics acceptable for magnetic media reporting. These characteristics must be adhered to unless specifically authorized by the DCC in writing.

All records should be fixed in length to the size specified for each record type. The standard file characteristics are nine track, EBCDIC, odd parity, 6250 BPI and **standard labels**. The standard data set name to be used on tapes/cartridges is **ITFMP.CI047.C4789**. All deviations from the above must be approved in writing by DCC.

Tape Files must have the following:

Type of tape -- 0.5 inch (12.7mm) wide, computer grade magnetic tape on reels of up to 2400 feet (731.52m) with:

Tape thickness 1.0 or 1.5 mils

Reel diameter: 10.5 inch (26.67 cm), 8.5 inch (21.59 cm), or 7 inch (17.78 cm).

Inter-record gap - 3/4 inch

An external label must appear on each tape/cartridge submitted for processing. The following information should appear on the label:

The transmitters name

Date of preparation

A reel number assigned by the preparer which must match the reel number on the internal label (6 alpha numeric characters)

Number of reels in file

Reel sequence number (i.e., **01** of **08**)

Note: To allow better control and enhance processing of your files, uniquely numbered tape/cartridge numbers must be transmitted when using multiple tape/cartridges.

The above information will assist DCC in processing and returning tapes correctly. Tapes will normally be returned within 30 days of receipt, however they may not be returned in the same shipping containers received.

The tape and cartridge records defined in these specifications should have a block size of **14,960 characters**.

For the purposes of these specifications the following conventions must be used for internal labels:

Header Label

Standard headers provided they begin with 1HDR, HDR1, VOL1, VOL2, UHL1, or 'b LABEL'. Consist of a maximum of 80 positions.

Trailer Label

Standard trailer labels may be used provided that they begin with 1EOR, 1EOF, EOR1, EOF1, EO1, or EO2. Consist of a maximum of 80 positions.

Diskette Specifications

These specifications define the file characteristics acceptable for diskette media reporting. These characteristics must be adhered to unless specifically authorized by DCC in writing.

All records should be fixed in length to the size specified for each record type.

The standard file characteristics are 5.25 or 3.5 inch diskette double sided/double density or double sided/high density. The standard data set name to be used on files is **CTR4789**. All deviations from the above must be approved in writing by DCC.

All diskettes must be generated using MS-DOS on an IBM compatible personal computer in ASCII mode. All alphabetic characters must be in the upper case only.

An external label must appear on each diskette submitted for processing. The following information should appear on the label:

The transmitters name
Coverage beginning and ending dates
Date of preparation
Number of diskettes in file
Diskette sequence number (i.e., 01 of 03)

The above information will assist DCC in processing and returning diskettes. Diskettes will normally be returned within 30 days of receipt, however they may not be returned in the same shipping containers.

The diskette records defined in these specifications should be unblocked 220 character records. The industry standard record delimiter for diskette data records is the two byte combination of “**0D0A**” hexadecimal characters (carriage return, line feed).

Overview of File

All original, replacement, amendment, and late report filings can be submitted on magnetic media. The DCN assigned to the error record must be included. The DCN must also be included for amendments, along with the amendment indicator code.

All dates are to be in the format of century, year, month, day with month and day both **being right justified and zero filled**. (CCYYMMDD)

Money amounts are 10 positions for detail and 12 positions for summaries and **should be right justified and zero filled**. Enter dollar amounts only. All cents should be rounded up to the next higher dollar amount (i.e., \$10,000.01 should be reported as \$10,001).

The transaction sequence number which is generated by the transmitter will be used in the acknowledgment records sent back to the transmitter. This will be a five digit field starting with one and incremented by one for each succeeding currency transaction report. **It is to be right justified and zero filled**.

All name, address, and city fields are to be **left justified and space filled**.

All name and address fields relating to CTR data must follow the Name Editing Conventions specified in the attachments.

Account numbers must NOT contain leading zeroes unless they are part of the actual account number. All entries must be **left justified and space filled**.

Do not include lower case characters.

All 'Filler' fields should be space filled. **Do not use low values** as a substitute for spaces. Blank fields must be space filled.

Record Types (Input)

Transmitter (1A) Summary Record - Required

The first record on each file is the transmitter record which contains information identifying the transmitter (person or organization handling the data accumulation and formatting). There will be only one Transmitter Record on each file. Include the following data elements in this record:

Field Pos.	Field Name	Length	Description and Remarks
1 - 2	Record Type	2	Required. Enter `1A`.
3 - 37	Transmitter Name	35	Required. Enter the name of individual or organization who is transmitting the transactions on this file.
38 - 72	Transmitter Address	35	Required. Enter the street address of the transmitter.
73 - 99	Transmitter City	27	Required. Enter the city of the transmitter.
100 - 101	Transmitter State	2	Required. Enter the transmitter state in abbreviated form. Use the country and state standard abbreviations in the attachments.
102- 110	Transmitter Zip Code	9	Required. Enter the transmitter zip code.
111 - 113	Transmitter Area Code	3	Required. Enter the transmitter area code.
114-120	Transmitter Telephone	7	Required. Enter the transmitter telephone number
121-155	Transmitter Contact	35	Required. Enter the name of an official contact for the transmitter.
156-164	Transmitter EIN	9	Required. Must be the valid 9 digit number assigned to the transmitter by IRS. Do not enter hyphens, slashes, ALPHA characters, all 9's, or all zeroes.
165-172	Coverage Beginning Date	8	Required. This will be the date of the earliest original transaction on the file. It is a numeric 8 digit field in century, year, month, day format (ccyymmdd).
173-180	Coverage Ending Date	8	Required. This will be the date of the latest original transaction on the file. It is a numeric 8 digit field in century, year, month, day format (ccyymmdd).
181-188	Transmitter Control Code	8	Required. This is the code assigned by the IRS. This code is also entered on Form 4804.

189-196	Signature Date	8	Required. This is the date of approval of the documents. It is a numeric 8 digit field in century, year, month, day format (transmittal signature date/ file creation date).
197-210	Filler	14	
211-220	User Field	10	

Parent Organization Financial Institution (2A) Record - Required

This record identifies information on FI Headquarters. The number of FI (Parent) records depends on the number of different FIs included on the file. Include the following data elements in this record:

Field Pos.	Field Name	Length	Description and Remarks
1 - 2	Record Type	2	Required. Enter '2A'.
3	Federal Regulator or BSA Examiner	1	Required. Enter the federal regulator or BSA examiner, using the following codes: 1 Comptroller of the Currency (OCC) 2 Federal Deposit Insurance Corp. (FDIC) 3 Federal Reserve System (FRS) 4 Office of Thrift Supervision (OTS) 5 National Credit Union Assoc. (NCUA) 6 Securities and Exchange Comm. (SEC) 7 Internal Revenue Service (IRS) 8 U.S. Postal Service (UPS)
4 - 38	Institution Name	35	Required. Enter the financial institution headquarters full legal name.
39 - 73	Institution Address	35	Required. Enter the address of the financial institution headquarters. Do not abbreviate.
74 -100	Institution City	27	Required. Enter the city of the financial institutions headquarters.
101-102	Institution State	2	Required. Enter the 2 character state code from the standard state code abbreviations in the attachment.
103-111	Institution Zip Code	9	Required. Enter the zip code for the financial institution headquarters.
112-120	Institution EIN/SSN	9	Required. Enter the financial institution's EIN. If the financial institution does not have an EIN, enter the SSN of the institutions principal owner.
121-129	Institution MICR Number	9	Required. If a depository institution enter the Magnetic Ink Character Recognition (MICR) number for the financial institution headquarters.
130-137	Transmitter Control Code (Financial Institutions)	8	Required. This is the code assigned by DCC for the Financial Institution. This code is also entered on Form 4804.
138-210	Filler	73	
211-220	User Field	10	

Financial Institution Branch Summary (2B) Record - Required

This record identifies information on the FI branch where the transactions were completed. The number of FI (branch) records is dependent on the number of branches the FI is reporting on the magnetic media file. Include the following data elements in these records:

Field Pos.	Field Name	Length	Description and Remarks
1 - 2	Record Type	2	Required. Enter '2B'.
3 - 9	Branch Code	7	Required. Enter the branch number for the submitting branch. Right justify and zero fill.
10	Federal Regulator or BSA Examiner Code	1	Required. Enter the federal regulator or BSA examiner, using the following codes: 1 Comptroller of the Currency (OCC) 2 Federal Deposit Insurance Corporation (FDIC) 3 Federal Reserve System (FRS) 4 Office of Thrift Supervision (OTS) 5 National Credit Union Association (NCUA) 6 Securities and Exchange Commission (SEC) 7 Internal Revenue Service (IRS) 8 U.S. Postal Service (USPS)
11-45	Institution Name	35	Required. Enter the full legal name of branch where transaction took place.
46- 80	Institution Address	35	Required. Enter address of the branch.
81- 107	Institution City	27	Required. Enter name of city where the branch is located.
108-109	Institution State	2	Required. Enter state code where the branch is located.
110-118	Institution Zip Code	9	Required. Enter the zip code for the branch.
119-127	Institution EIN/SSN	9	Required. Enter the EIN or SSN for the branch.
128-136	Institution MICR Number	9	Required. Enter the MICR number for branch. 8 digit numbers are acceptable but should be left justified with a space in the ninth position.
137-156	Approving Official's Title	20	Required. Enter the title of the approving official. Left justify and space fill.
157-191	Approving Official's Name	35	Required. Enter the name of the approving official. Left justify and space fill.
192	Resolution Code	1	Required. Enter the code to show where correspondence relating to these transactions is to be sent. 1 for financial institution branch, 2 for parent financial institution, 3 for transmitter.
193-210	Filler	18	
211-220	User Field	10	

Currency Transaction Summary (3A) Record - Required

These records identify and describe the actual currency transaction. Indicators within this record identify the necessity for the following records.

- Customer Account Records, if customer accounts are affected.
- Owner (Part I, Section A) Records, (Person (s) on whose behalf transaction is conducted).
- Transactor (Part I, Section B) Records, if number of Transactors is greater than zero, (Individual(s) conducting transaction, if other than Part I Section A) .

There can be any number of this record type, one for each transaction. Include the following data elements in these records:

Field Pos.	Field Name	Length	Description and Remarks
1 - 2	Record Type	2	Required. Enter '3A'.
3 - 9	Branch Code	7	Required. Enter the branch number for the submitting branch, right justify and zero fill.
10 - 14	Transaction Sequence No.	5	Required. Enter a sequential number starting with 00001 and increment by 1 for each '3A' record on file.
15 - 21	Type of Transaction Codes	7	Required. Enter the appropriate code(s) to identify the following type of transaction(s): Code Meaning 1 Foreign Currency 2 Wire Transfer(s) 3 Negotiable Instrument(s) Purchased 4 Negotiable Instrument(s) Cashed 5 Currency Exchange(s) 6 Deposits/Withdrawals Enter the Account number(s) in 3E record(s). 7 Other, If a transaction is not identified above provide a description in 'Other Transaction'.
22 - 45	Other Transaction Description.	24	Enter the description of the transaction when type of transaction is 7.
46 - 47	Foreign Currency Country Code	2	If foreign currency is involved , enter the two character standard country code from attachment. If multiple foreign currencies are involved, identify the country for which the largest amount is exchanged.
48 - 57	Transaction Amount Cash-In	10	Required. Total amount of cash-in currency involved in this transaction. If a transaction involves both checks and currency, such as a deposit transaction, enter only the currency amount. Enter only dollar amounts, no cents, always round cents up to next higher dollar. Do not truncate. Right justify and zero fill.
58 -67	Transaction Amount Cash-Out	10	Required. Total amount of cash-out currency involved in this transaction. If a transaction involves both checks and currency, such as a deposit transaction, enter only the currency dollar amounts, no cents, always round cents up to next higher dollar. Do not truncate. Right justify and zero fill.
68-75	Transaction Date	8	Required. Date of this transaction. Numeric eight digit field in the format century, year, month, day .
76-78	Number of Customer Account Records	3	Required. Enter a value within the range 000 thru 999 which will identify the number of Customer Account (3E)

			Records associated with this transaction.
79-81	Number of Transactors (Part I, B)	3	Required. Enter a numeric value(000 thru 999) which represents the number of Transactor (4A) Records associated with this transaction.
82-84	Number of Owners (Part I, A)	3	Required. Enter a numeric value (001 thru 999) which represents the number of Owner (5A) Records associated with this transaction.
85	Part I, B Reason Incomplete Armored Car	1	Enter 'A' if this transaction is by an armored car service.
86	Part I,B Reason Incomplete Mail Deposit or Shipment	1	Enter 'B' if this transaction is by mail deposit/shipment.
87	Part I,B Reason Incomplete Night Deposit or ATM Transaction	1	Enter 'C' if this transaction is a night deposit or ATM transaction.
88	Part I,B Reason Incomplete Multiple Transaction	1	Enter 'D' if this transaction is a multiple transaction. Example: If there are multiple transactions that are only reportable after aggregating.
89	Part I,B Reason Incomplete Conducted on Own Behalf	1	Enter 'E' if this transaction was conducted on own behalf.
90	Amendment Indicator	1	Enter 'A' if this transaction is an amendment to a previous transaction. A DCN must be entered in positions 173-186.
91	Multiple Persons	1	Enter 'B' if this transaction is being conducted by more than one person or on behalf of more than one person.
92	Multiple Transactions	1	Enter 'C' if there is knowledge that there are multiple transactions.
93-127	Preparer Name	35	Required. Enter the name of individual designated by the F to prepare this report. Left justify and space fill. Follow name editing conventions in attachments.
128-162	Contact Person	35	Required. Enter the name of an individual to contact concerning questions about this CTR.
163-165	Contact Person's Area Code	3	Required. Enter the area code of the contact person.
166-172	Contact Person's Telephone Number	7	Required. Enter the phone number of the contact person.
173-186	Document Control Number	14	Required. This field contains all zeroes on initial submissions, but must contain the DCN (which is provided by the IRS on the acknowledgment record) for each correction or amendment record being submitted.
187-188	IRS Use	2	For use by DCC only.
189	Backfile Indicator	1	Enter 'B' if this transaction is being backfiled. Backfile: If you were directed by the Compliance Review Group to backfile documents, not originally filed as required by BSA Regulations, please use this indicator. DO NOT use this indicator for any other reason. Questions on backfiling should be directed to the Compliance Review Group at (313) 234-1613.
190	Correspondence Indicator	1	Enter 'C' , if this transaction is a correction or replacement and the information is unattainable. This code will replace forwarding a letter telling us the missing information is unavailable. The errors will not be resent.

191-210	Filler	20	
211-220	User Field	10	

Customer Account Summary (3E) Record

This record is required if any customer accounts are affected by this transaction. If a deposit or withdrawal is made from a savings, checking, share, or other account enter the appropriate account number. There should be one entry for each account affected. A maximum of six (6) occurrences is allowed per record. Enter the count of the number of accounts for each record in the Number of Customer Accounts. Include the following data elements for this record:

Field Pos.	Field Name	Length	Description and Remarks
1-2	Record Type	2	Required. Enter '3E'.
3-9	Branch Code	7	Required. Enter the branch number for the submitting branch. Right justified and zero filled.
10-14	Transaction Sequence No.	5	Required. Enter the transaction sequence number from the associated Currency Transaction (3A) Record.
15	Number of Customer Accounts	1	Required. Enter the count of customer accounts reported on this record.
16-159	Customer Account Information (occurs 6 times)	24	Required. Enter the number of the customer account(s) affected by this transaction. Left justify and space fill. 'Account Number' can occur a maximum of 6 times per 3E Record. Each occurrence will consist of 24 characters, left justify and space fill. If less than 6 occurrences space fill.
160-210	Filler	49	
211-220	User Field	10	

Transactor Summary (4A) Record, Part I, Section B

This record is required unless there is an entry of "A" thru "E" in the reason incomplete code in Part 1B. The number of transactors (Part 1, B) on the 3A record must match the count of the number of 4A records. If there is an entry of "A" thru "E" in the reason incomplete code in Part 1B, this record is optional and either full or partial information is acceptable. This record must contain information relating to the person who conducted the transaction. Each person involved in a transaction must be positively identified. Include the following data elements in these records:

Field Pos.	Field Name	Length	Description and Remarks
1-2	Record Type	2	Required. Enter '4A'.
3-9	Branch Code	7	Required. Enter the branch number for the submitting branch.
10-14	Transaction Sequence No.	5	Required. Enter the transaction sequence number from the associated Currency Transaction (3A) Record.

15-49	Name	35	Required. Enter name of individual conducting the transaction, last name/first name/middle initial. Left justified and space filled. Follow the Name Editing Conventions shown in the attachments.
50-84	Address	35	Required. Enter the street address of the individual who conducted this transaction. Left justified and space filled.
85-111	City	27	Required. Enter the city of individual who conducted this transaction. Left justified and space filled.
112-113	State	2	Required. From the attachment, select the appropriate two digit state code.
114-122	Zip Code	9	Required. Enter zip code of individual conducting transaction.
123-124	Country	2	Required. From the attachment, select country code.
125-133	SSN	9	Required. Enter the SSN of individual conducting transaction.
134	Method of Identification	1	<p>Required. Enter the appropriate code for the method by which the individual's identity was verified.</p> <p>A Drivers' License/State Id B Passport C Alien Registration D Other Identification E Disabled/elderly who do not have the required Id F Foreign Entity with no ID L Law Enforcement M Amish Customer no ID</p> <p>Note: Codes "E", "F", "L" and "M" with no ID, No entry required for positions 135-136, Id Issued by, and positions 137-158, Id Number.</p>
135-136	ID Issued by State/Country	2	Required. Enter from the Country and State Code Attachment the appropriate code to designate country or state where identification was issued.
137-158	ID Number	22	Required. Enter the number from the identification. (If 'L' in Method of ID enter the badge number if available).
159-166	Date of Birth	8	Required. Enter the date of birth of the individual conducting this transaction. It will consist of a eight digit numeric field in the century, year, month, day format (CCYYMMDD).
167-210	Filler	44	
211-220	User Field	10	

Owner Summary (5A) Record, Part I, Section A - Required

This record **is required to** identify the individual(s) or organization(s) on whose behalf transaction(s) transaction was conducted. If the transaction was completed for more than one individual or organization there should be a record for each individual/organization. Include the following data elements for these records:

Field Pos.	Field Name	Length	Description and Remarks
1-2	Record Type	2	Required. Enter `5A'.
3-9	Branch Code	7	Required. Enter the branch number for the submitting branch. Right justify and zero fill.
10-14	Transaction Sequence No.	5	Required. Enter the transaction sequence number from the associated Currency Transaction (3A) Record.

15	DBA Record Indicator	1	Required. Enter '1' , If there is a DBA (5A) Continuation Record.
16-50	Org. or Indiv. Name	35	Required. Enter the name of the person/organization on whose behalf the transaction is conducted. Individual names are in the format last name/first name/middle initial. Follow name editing conventions and standard abbreviations shown in the attachments.
51-85	Org. or Indiv. Address	35	Required. Enter the street address of the owner.
86-112	Org. or Indiv. City	27	Required. Enter the city of the owner.
113-114	Org. or Indiv. State	2	Required. Enter the 2 character code identifying the state.
115-123	Org. or Indiv. Zip Code	9	Required. Enter the Zip Code.
124-125	Org. or Indiv. Country	2	Required. From the attachment, select the 2 character code identifying the country.
126-134	EIN/SSN	9	Required. Enter the owners EIN or SSN.
135-169	Occ., Prof., Bus.	35	Required. Enter the occupation, profession, or business of the individual for whom the transaction was conducted. (i.e., Attorney, Securities Broker, Auto Dealer).
170	Method of Identification	1	<p>Required for all individuals conducting a reportable transaction for themselves. Enter the appropriate code for identification provided.</p> <p>A Drivers' License/State Id B Passport C Alien Registration D Other Identification E Disabled/elderly who do not have the required Id F Foreign Entity with no ID G Government Agency (no ID on CTR) L Law Enforcement M Amish Customer no ID</p> <p>Note: Codes "E", "F", "G", "L" and "M" with no ID, No entry required for positions 171-172, Id Issued by, and positions 173-196, Id Number.</p>
171-172	ID Issued by	2	Required. Enter from the attachment the appropriate code to designate the state/country where the identification was issued.
173-196	ID Number	24	Required. Enter the number from the identification.
197-204	Date of Birth	8	Required, if Individual. Enter the date of birth of the individual for whom the transaction was conducted. It will consist of a eight digit numeric field in century, year, month, day format (CCYYMMDD).
205-210	Filler	6	
211-220	User Field	10	

DBA RECORD (second 5A record)

If the FI has knowledge of a separate Doing Business As (DBA) name, two 5A records will be filed for the owner instead of one 5A record. Enter a '1' in the DBA Record Indicator on the first 5A record. The two 5A records described above will be treated as **one** 5A record.

Therefore the error code numbering scheme for the acknowledgement record which reflects the **occurrence** number of the 5A records will treat these two 5A records as one **occurrence**. Similarly, any counts of the number of '5A' records will **not** include the DBA records. The second 5A record will include the following data elements:-

Field Pos.	Field Name	Length	Description and Remarks
1-2	Record Type	2	Required. Enter '5A'.
3-9	Branch Code	7	Required. Enter the branch number for the submitting branch.
10-14	Transaction Sequence No.	5	Required. Enter the transaction sequence number from the associated Currency Transaction 3A Record.
15	DBA Indicator	1	Required. Enter '9'.
16-50	DBA Name	35	Required. Enter if knowledge of a separate 'doing business as' name. Follow the name editing conventions and standard abbreviations as shown in the attachments.
51-210	Filler	160	
211-220	User Field	10	

Branch Summary (9A) Record - Required

There should be one of these records on the file for each FI branch which is being reported. This record contains counts of the number of each type record associated with the branch. Include the following data elements in these records:

Field Pos.	Field Name	Length	Description and Remarks
1-2	Record Type	2	Required. Enter `9A'.
3-9	Branch Code	7	Required. Enter the branch number for the submitting branch. Right justified and zero filled.
10-19	CTR Count	10	Required. Enter the number of CTRs (3A) records for the branch.
20-29	Customer Account Record Count	10	Required. Enter the number of customer account (3E) records for the branch.
30-39	Transactor Record Count	10	Required. Enter the number of transactor (4A) records for the branch.
40-49	Owner Record Count	10	Required. Enter the number of owner (5A) records for the branch.
50-61	CTR Total Amount Reported (Cash In)	12	Required. Enter the sum of the dollar amount of currency transactions (cash-in) for the branch.
62-73	CTR Total Amount Reported (Cash Out)	12	Required. Enter the sum of the total dollar amount of currency (cash-out) for the branch.
74-210	Filler	137	
211-220	User Field	10	

Financial Institution Parent Summary (9B) Record - Required

There should be one of these records for each FI reported. This record is to follow the last reported FI (Branch) '9A' Summary Record for the FI. This record contains counts of the number of each type record associated with the FIs. Include the following data elements for these records:

Field Pos.	Field Name	Length	Description and Remarks
1-2	Record Type	2	Required. Enter '9B'.
3-9	Branch Record Count	7	Required. Enter count of Branch Records for the FI.
10-19	CTR Count	10	Required. Enter count of CTR (3A) records for the FI.
20-29	Customer Account Record Count	10	Required. Enter count of customer account (3E) records for the FI.
30-39	Transactor Record Count	10	Required. Enter count of conductor (4A) records for the FI.
40-49	Owner Record Count	10	Required. Enter count of owner (5A) records for the FI.
50-61	Total CTR Amount Cash In	12	Required. Enter the sum of the dollar amounts of currency cash-in for the FI.
62-73	Total CTR Amount Cash Out	12	Required. Enter the sum of the dollar amounts of currency cash-out for the FI.
74-210	Filler	137	
211-220	User Field	10	

File Summary (9Z) Record - Required

There should only be one of these records on the file and it must be the very last record on the file. This record contains counts of the number of the various record types which are on the file. These records should contain the following:

Field Pos.	Field Name	Length	Description and Remarks
1-2	Record Type	2	Required. Enter '9Z'.
3-12	Parent Institution Record Count	10	Required. Enter count of parent institution records
13-22	Branch Transaction Record Cnt	10	Required. Enter count of branch institution records.
23-32	CTR Count	10	Required. Enter count of CTRs
33-42	Customer Account Record Count	10	Required. Enter count of customer account records.
43-52	Transactor Record Count	10	Required. Enter count of transactor records.
53-62	Owner Record Count	10	Required. Enter count of owner records.
63-74	Total CTR Amount Cash In	12	Required. Enter the sum of the dollar amounts of currency cash-in for the FI.
75-86	Total CTR Amount Cash Out	12	Required. Enter the sum of the dollar amounts of currency cash-out for the FI.
87-210	Filler	124	
211-220	User Field	10	

Acknowledgment Record Formats

Transmitter (1A) Output Record

Field Pos.	Field Name	Length	Description and Remarks
1-2	Record Type	2	Transmitter 1A record
3-10	Coverage Beginning Date	8	From 1A Record Positions 165-172
11-18	Coverage Ending Date	8	From 1A Record Positions 173-180
19-26	Transmitter Control Code (TCC)	8	From 1A Record Positions 181-188
27-56	Error Codes 1 thru 10	3 each	Assigned by DCC for Errors.
57	Filler	1	Space filled.

Financial Institution (2A) Output Record

Field Pos.	Field Name	Length	Description and Remarks
1-2	Record Type	2	Institution Branch 2A Record
3-10	Institution TCC	8	From 2A Record Positions 130-137

11-40	Error Codes	3 each	Assigned by DCC for Errors
41-57	Filler	17	Space filled

Branch Financial Institution (2B) Output Record

Field Pos.	Field Name	Length	Description and Remarks
1-2	Record Type	2	Institution Branch 2B Record 2B
3-9	Branch Code	7	From 2B Record Positions 3-9
10-39	Error Codes	3 each	Assigned by DCC for Errors
40-59	Filler	20	Space filled

Acknowledgment Record Formats (continued)

CTR Information (3R) Output Record

Field Pos.	Field Name	Length	Description and Remarks
1-2	Record Type	2	CTR 3R record
3-7	Transaction Seq. No.	5	From 3A record positions 10 -14.
8-21	Document Control Number	14	Assigned by DCC. A unique identifying number. First two digits are century, last two digits are a identifying number.
22-31	User Field	10	From 3A record positions 211-220
32-55	Error Codes	3 each	Assigned by DCC. Contains up to 8 error codes.
56	Return correspondence Indicator	1	'C' in this field acknowledges receipt of a replacement record where the FI does not have the required missing information. The errors will not be flagged again. The "C" will be returned when the correspondence indicator from the 3A record is coded.
57	Filler	1	

Trailer Record for Transmitter (9Z) Output Record

Field Pos.	Field Name	Length	Description and Remarks
1-2	Record Type	2	Trailer 9Z Record
3-12	Number of FIs in File	10	Generated by DCC
13-22	Number of CTRs in File	10	Generated by DCC
23-57	Filler	35	Space filled

Validation Error Codes

File Error Codes

<u>Error Code</u>	<u>Error Source</u>
F01	Non-numeric record counts reported on 1A summary record.
F02	Number of records reported does not match the computer count for the 2A record or 2A record is not the second record on the file.
F03	Number of records reported does not match the computer count for the 2B record or 2B record is not the third record on the file.
F04	Number of records reported does not match the computer count for the 3A record, or 3A is not the fourth record on the file or the 3A record has no corresponding 5A record.
F08	Number of records reported does not match the computer count 3E records.
F09	Number of records reported does not match computer count for 4A records.
F10	Number of records reported does not match computer count for 5A records.
F16	No Transmitter (1A) Record on file.
F17	No Branch Summary (9A) Record on file or a 9A record is found with no prior 3A record.
F18	No File Summary (9Z) Record on file.
F19	Branch summary amounts do not equal total of transaction amounts.
F20	File summary amounts do not equal total of transaction amounts
F21	No FI Summary (9B) Record on file
F22	FI summary amounts do not equal total of transaction amounts.

Transmitter (1A) Rec. Error Codes

<u>Error Code</u>	<u>Error Source</u>
T01	Transmitter Name is blank.
T02	Transmitter Address is blank.

T03	Transmitter City is blank.
T04	Transmitter State is blank.
T05	Transmitter Zip-Code is blank.
T06	Transmitter Area Code and/or Telephone Number is blank.
T07	Transmitter Contact Name is blank.
T08	Transmitter EIN is blank or invalid.
T09	Coverage beginning date is blank or invalid.
T10	Coverage ending date is blank or invalid.
T11	Coverage ending date is more than 25 days from coverage beginning date. (Information only)
T12	Transmitter Control Code is blank or invalid.

Financial Institution (2A & 2B) Record Error Codes

<u>Error Code</u>	<u>Error Source</u>
001	FI Name is blank or contains leading spaces.
002	FI Address is blank.
003	FI City is blank.
004	FI State is blank.
007	FI Zip-Code is blank, zeroes, not numeric, or invalid.
008	FI Federal Regulator or BSA examiner code is blank or invalid.
010	Name of Approving Official is blank.
011	Title of Approving Official is blank.
012	FI EIN/SSN is missing, all zeros, all 9's, invalid or non numeric .
013	FI MICR Number is not numeric, blank, or zeroes.
014	FI Resolution Code is invalid or missing.

015 FI TCC is blank or invalid.

Currency Transaction (3A) Record Error Codes

<u>Error Code</u>	<u>Error Source</u>
021	Type of transaction is blank or contains codes other than 1 thru 7.
022	Cash In or Cash out is missing or non numeric.
023	Amounts greater than 20 million will generate this error code as information. Please verify the cash in or cash out amount.
<u>Error Code</u>	<u>Error Source</u>
024	Date of transaction is invalid.
a.	Date not numeric.
b.	Month not a valid code 01 - 12.
c.	Day not a valid code 01 - 31.
d.	Date not less than current date.
025	Contact name is missing.
026	Contact phone number is missing.
028	Preparer name is missing.
029	Preparer title is missing.
030	Number of transactors is not numeric.
031	Number of transactors is numeric and no Transactor Records are present.
032	Number of transactors is numeric but the value does not equal the number of Transactor Records present.
034	Number of owners is not numeric.
035	Number of owners value does not equal the number of Owner Records present.
036	Number of Customer Account Records is not numeric.
037	Number of customer accounts value does not equal the number of Customer Account Records present.

038	Invalid Document Control Number Returned. (CTR not updated)
039	Missing Account Number for Transaction Types of Deposit or Withdraw.
040	Reason Part I Section B incomplete is spaces but no Transactor Record is present.

Customer Account (3E) Record Error Codes

<u>Error Code</u>	<u>Error Source</u>
083	Number of customer accounts not numeric.
084	Number of customer accounts does not match number of accounts listed.
NOTE:	For multiple 3E records, other than the first occurrence, the error code(s) generated will reflect the occurrence number in the high order digit of the error code(s) (i.e. error 283 indicates the second 3E record has an error 083).

Transactor (4A) Record Error Codes

<u>Error Code</u>	<u>Error Source</u>
091	Transactor Name is invalid.
092	Transactor Number and street is blank.
093	Transactor City is blank.
094	Transactor State is blank.
095	Transactor Country is US, CA or MX but state is not a standard abbreviation.
096	Transactor Country is not a valid country abbreviation.
097	Transactor Zip-Code is blank, zeroes, or invalid and the Country is US.
098	Transactor SSN is spaces, zeros or non-numeric.
100	Transactor Method of identification is not a valid code.
101	Transactor Method of identification issued by is not a valid code.
102	Transactor Address is missing.

- 103 Transactor Date of birth is missing or invalid.
- 104 Transactor SSN is not valid according to our files.
- 105 Transactor SSN does not match our file as a valid SSN for the name shown.

NOTE: For multiple 4A records, other than the first occurrence, the error code(s) generated will reflect the occurrence number in the high order digit of the error code(s) (i.e. error 291 indicates the second 4A record has an error 091).

Error Codes 104 and 105 are warning messages only. The following message is printed on our paper correspondence for Error Codes 104, 105, 128 & 129:

"The following error reflects a possible mismatch between the name reported and the corresponding SSN/EIN. We would greatly appreciate any assistance you can provide to verify that the name and number are correct".

Owner (5A) Record Error Codes

<u>Error Code</u>	<u>Error Source</u>
111	Owner Name is invalid.
a.	Blank,
b.	not in proper format,
c.	contains no slashes for individual.
112	Owner Number and street is blank.
113	Owner City is blank.
114	Owner State is blank.
115	Owner Country is US, CA or MX but state is not a standard abbreviation.
116	Owner Country is not a valid country abbreviation.
117	Owner Zip-Code is blank, zeroes, or invalid and Country code is US.
119	Owner Identifying number Record is invalid. Identifying number is zeros, all 9's, invalid or non-numeric.
120	Owner Business occupation or profession is missing.

- 122 Owner Address contains punctuation.
- 125 Owner Alien Id information is missing when EIN/SSN is blank.
- 126 Owner Date of birth is missing or invalid.
- 128 Owner SSN/EIN is not valid according to our files.
- 129 Owner SSN/EIN does not match our file as a valid SSN/EIN for the name shown.
- 130 Owner 'DBA' name is missing.
- 131 Owner "DBA" record is present without an associated owner "5A" record.
- Note :** For multiple 5A records, other than the first occurrence, the error code(s) will reflect the occurrence number in the high order digit of the error code(s) (i.e. error 211 indicates the second 5A record has an error 111).
- **Error code 128 and 129 are warning messages only.**

Attachments - Standard Country/State Abbreviations

Country/State	Code
Afar & Issas (French)	FT *(DJ)
Afghanistan	AF
Albania	AL
Algeria	AG
Andorra	AN
Angola	AO
Anguilla	AV
Antarctica	AY
Antigua (Barbuda & Redonda)	AC
Antilles, Netherlands	AE
Argentina	AR
Armenia	AM
Aruba	AW
Ashmore & Cartier Is.	AT *(AS)
Australia	AS
Austria	AU
Azerbaijan	AJ
Bahamas	BF
Bahrain	BA
Baker Island	FQ *(US)
Bangladesh	BG
Barbados	BB
Bassas Da India	BS *()
Belgium	BE
Belize	BH
Benin (Dahomey)	DM
Bermuda	BD
Bhutan	BT
Bosnia & Hercegovina	BK
Bolivia	BL
Botswana	BC
Bouvet Is.	BV *(NO)
Brazil	BR
British Indian Ocean Terr.	IB
British Virgin Islands	VI
British West Indies	BW *
Brunei Darusallam	BX
Bulgaria	BU
Burkina Faso, Upper Volta	HV
Burma	BM
Burundi	BY
Belarus	BO

Cambodia	CB
Cameroon	CM
Canada	CA
<u>States (Provinces of Canada)</u>	
Alberta	AB
British Columbia	BC
Manitoba	MB
New Brunswick	NB
New Foundland	NF
(Incl. Labrador)	
Nova Scotia	NS
Ontario	ON
Prince Edward Is.	PE
Quebec	PQ
Saskatchewan	SN
Yukon Terr.	YT
North West Terr.	NT
Cape Verde Island	CV
Cayman Island	CJ
Czech Republic	CP
Central African Republic	CT
Chad	CD
Channel Islands	OC *(UK)
Chile	CI
China (Mainland)	CH
China (Taiwan)	TW
Christmas Islands	KT *(AS)
Clipperton Island	IP *()
Cocos Islands	CK *(AS)
Coluombia	CO
Comoros	CN
Congo (Brazzaville)	CF
Congo (Zaire - Kinshasa)	CG
Cook Is.	CW *(NZ)
Coral Sea Is. (Terr.)	CR *()
Costa Rica	CS
Croatia	HR
Cuba	CU
Cyprus	CY
Cyprus, North (Turkish)	CX
Czechoslovakia	CZ *
Denmark	DA
Djibouti (Formerly Afars & Issas)	DJ
Dominica	DO
Dominican Republic	DR

Dronning Maud Land	NQ *(US)
East Germany	GC *(GE)
East Timor	TR *(ID)
Ecuador	EC
Egypt	EG
El Salvador	ES
England	UK
Equatorial Guinea	EK
Eritrea	ER
Estonia	EN
Ethiopia	ET
Europa Island	EU *
European Communities	EE *
Faroe Is.	FO
Falkland Is. (Islas Malvinas)	FA
Fiji	FJ
Finland	FI
France	FR
French Guiana	FG *(FR)
French Polynesia	FP *(FR)
French Southern &	FS *(FR)
Antarctic Lands	
French West Indies	FW *
Gabon	GB
Gambia, The	GA
Gaza Strip	GZ *(PS)
Georgia	GG
Germany & Berlin (East)	GC *(GE)
Germany	GE
Ghana	GH
Gibraltar	GI
Gilbert Island	GS *(KI)
Glorioso Islands	GO *()
Great Britain	UK
Greece	GR
Greenland	GL
Grenada	GJ
Guadeloupe	GP *(FR)
Guatemala	GT
Guenea	GV *

Guernsey	GK *(UK)
Guinea	GV
Guinea Bissau	GU
Guyana	GY
Haiti	HA
Heard & McDonald Islands	HM *(AS)
Holland	NL
Honduras	HO
Hong Kong	HK
Howland Island	HQ *(UK)
Hungary	HU
Iceland	IC
India	IN
Indian Ocean Area French	X9 *(FR)
Indian Ocean Terr. British	IB *()
Indonesia	ID
Iran (Persia)	IR
Iraq	IZ
Iraq-Saudi Arabia,	IY *(NT)
Neutral Zone	
Ireland	EI
Isle of Man	IM *(UK)
Israel	IS
Italy	IT
Ivory Coast	IV
Jamaica	JM
Jan Mayen	JN *(NO)
Japan	JA
Jarvis Island	DQ *(NO)
Jersey	JE *(UK)
Jordan	JO
Juan De Nova Island	JU *(FR)
Kampuchea	CB
Kazakhstan	KZ
Kenya	KE
Kingman Reef	KQ *(FR)
Kiribati Is.	KI
Korea, People's Republic (North)	KN
Korea, Republic of (South)	KS
Kuwait	KU
Kyrgyzstan	KG
Laos	LA

Latvia	LG
Lebanon	LE
Lesotho	LT
Liberia	LI
Libya	LY
Liechtenstein	LS
Line Is.	CL *(KI)
Lithuania	LH
Luxembourg (or Luxemburg)	LU
Macao	MC
Macedonia	MK
Madagascar	MA *(MS)
Malagasy	MS
Malawi	MI
Malaysia	MY
Maldives	MV
Mali	ML
Malta	MT
Marshall Islands	MH
Martinique	MB *(FR)
Mauritania	MR
Mauritius	MP
Mayotte	MF *(FR)
Mexico	MX
<u>States</u>	
Aguascalientes	AG
Baja, Calif. (Terr. North)	BA
Baja Calif. (Terr. South)	BJ
Campeche	CE
Chiapas	CI
Chihuahua	CH
Coahuila de Zaragoza	CU
Colima	CL
Distrito Federal	DF
Durango	DO
Guanajuato	GU
Guerrero	GR
Hidalgo	HL
Jalisco	JL
Mexico (State)	MX
Michoacan de Ocampo	MC
Morelos	MR
Nayarit	NA
Nuevo Leon	NL
Oaxaca	OA
Puebla	PB

Queretaro de Arteaga	QU
Quintana Roo	QR
San Luis Potosi	SL
Sinaloa	SI
Sonora	SO
Tabasco	TB
Tamaulipas	TA
Tlaxcala	TL
Veracruz-Llave	VC
Yucatan	YU
Zacatecas	ZA
Micronesia, Federated States	FM
Moldova	MD
Monaco	MN
Mongolia	MG
Montenegro	MJ
Montserrat	MH
Morocco	MO
Morocco (Spanish)	ME *(SP)
Mozambique	MZ
Myanmar, Burma	MQ
Namibia (SW Africa)	WA
Nauru	NR
Navassa Island	BQ *(US)
Nepal	NP
Netherlands (Antilles)	NA *(AE)
Netherlands (Holland)	NL
Neutral Zone, S Iraq/Arabia	NT
New Caledonia	NC *(FR)
New Hebrides	NH *(VU)
New Zealand	NZ
Nicaragua	NU
Niger	NG
Nigeria	NI
Niue	NE
Norfolk Island	NF *(AS)
Norway	NO
Oman (Muscat)	MU
Pakistan	PK
Palau	PW
Palestinian Autonomous Area	PS
Panama	PN
Papua-New Guinea	PP
Paracel Islands	PF *
Paraguay	PA

Peru	PE
Philippines	RP
Pitcairn Island	PC *(UK)
Poland	PL
Portugal	PO
Portuguese Timor	PT *(ID)
Qatar	QA
Reunion	RE *()
Rhodesia (Zimbabwe)	RH *(ZI)
Romania	RO
Russia	RS
Rwanda	RW
San Marino	SM
Sana'a (Yemen)	YE *(YM)
Sao Tome & Principe	TP
Saudi Arabia	SA
Scotland	UK
Senegal	SG
Serbia	SJ
Seychelles	SE
Sierra Leone	SL
Sikkim	SK *(IN)
Singapore	SN
Slovakia	SQ
Slovenia	SI
Solomon Islands	BP
Somalia	SO
South Africa	SF
Soviet Union (USSR)	UR *
Spain	SP
Spanish Sahara	SS *(SP)
Spratley Islands	PG *
Sri Lanka (Ceylon)	CE
St. Kitts & Nevis	SC
St. Helena	SH
St. Lucia	ST
St. Pierre & Miquelon	SB *(FR)
St. Vincent & Grenadines	VC
Sudan	SU
Suriname	NS
Svalbard	SV *(NO)
Swaziland	WZ
Sweden	SW

Switzerland	SZ
Syria	SY
Taiwan	TW
Tajikistan	TT
Tanzania	TZ
Thailand	TH
Togo	TO
Tokelau Islands	TL *(NZ)
Tonga	TN
Trinidad & Tobago	TD
Tunisia	TS
Turkey	TU
Turkmenistan	TX
Turks & Caicos Is.	TK
Tuvalu (Ellice Is.)	TV
Uganda	UG
Ukraine	UP
Ukrainian	UA *(UP)
UK Indian Ocean Territory	IO *(IB)
Union of Soviet Republics	UR *
United Arab Emirates (UAE) (Trucial States)	TC
United Arab Republic (Egypt)	EG
United Kingdom (England, Great Britain, Scotland, Wales)	UK
United Nations	UN
United States	US
Upper Volta	UV *(HV)
Uruguay	UY
Uzbekistan	UZ
Vanuatu	VU
Vatican City	VT
Venezuela	VE
Vietnam	NM
Vietnam (North)	VN *(NM)
Virgin Islands (British)	VI
Wales	UK
Wallis & Futuna	WF *(FR)
West Bank	WE *(PS)
West Berlin	WB *(GE)
West Germany	GE
West Indies French	XQ *(FR)
Western Sahara	WI

Western Samoa	WS
Yemen (Aden) (South)	YS *(YM)
Yemen Republic of (Sana'a)	YM
Yemen (Sana'a) (North)	YE *(YM)
Yugoslavia	YO
Zaire	ZR *(CG)
Zambia	ZA
Zimbabwe	ZI
Various (more than one)	XV

Note: Certain nations listed are for historical purposes only. Do NOT use the country code for any country marked with an asterisk *. Where possible, the country code for the current country is listed as well, after the asterisk, in parentheses.

Attachments - Standard State Abbreviations

State	Code
Alabama	AL
Alaska	AK
Arizona	AZ
Arkansas	AR
California	CA
Colorado	CO
Connecticut	CT
Delaware	DE
District of Columbia	DC
Florida	FL
Georgia	GA
Hawaii	HI
Idaho	ID
Illinois	IL
Indiana	IN
Iowa	IA
Kansas	KS
Kentucky	KY
Louisiana	LA
Maine	ME
Maryland	MD
Massachusetts	MA
Michigan	MI
Minnesota	MN
Mississippi	MS
Missouri	MO
Montana	MT
Nebraska	NE

Nevada	NV
New Hampshire	NH
New Jersey	NJ
New Mexico	NM
New York	NY
North Carolina	NC
North Dakota	ND
Ohio	OH
Oklahoma	OK
Oregon	OR
Pennsylvania	PA
Rhode Island	RI
South Carolina	SC
South Dakota	SD
Tennessee	TN
Texas	TX
Utah	UT
Vermont	VT
Virginia	VA
Washington	WA
West Virginia	WV
Wisconsin	WI
Wyoming	WY

U.S. TERRITORIES

<u>Name</u>	<u>Code</u>
American Samoa	AS
Federated States of Micronesia	FM *
Guam	GU
Marshall Islands	MH *
Northern Mariana Islands	MP
Palau Island	PW *
Puerto Rico	PR
Virgin Islands	VI

Note: The above Territories are considered States for CTR processing. Code the Territory in the state field and 'US' in the country field. Those Territories listed with an asterisk " " are for historical puposes only, and are now independent nations. Please continue to use the territorial codes for these former U.S. territories.

Attachments - Zip Code Validation Table

The following table is used to validate all zip-code fields. The table consists of the first three digits of the valid zip-code range by state. Therefore, if a zip-code falls within the given range for the state indicated, it is considered valid. Otherwise an

error code will be issued. Consult the U.S. Postal Service Zip-Code Directory to resolve any conflicts between state and zip-codes.

<u>State</u> <u>Abbrev.</u>	<u>State</u>	<u>Valid Range</u>
AL	Alabama	350 - 369
AK	Alaska	995 - 999
AS	American Samoa	967 - 967
AZ	Arizona	850 - 865
AR	Arkansas	716 - 729 & 755
CA	California	900 - 966
CO	Colorado	800 - 816
CT	Connecticut	060 - 069
DE	Delaware	197 - 199
DC	District of Columbia	200 - 205
FM	Federated States of Micronesia	200 - 205
FL	Florida	320 - 349 **
GA	Georgia	300 - 319
GU	Guam	969 - 969
HI	Hawaii	967 - 968
ID	Idaho	832 - 838
IL	Illinois	600 - 629
IN	Indiana	460 - 479
IA	Iowa	500 - 528
KS	Kansas	660 - 679
KY	Kentucky	400 - 427
LA	Louisiana	700 - 714
ME	Maine	039 - 049
MH	Marshall Islands	969 - 969
MD	Maryland	206 - 219
MA	Massachusetts	010 - 027 & 055
MI	Michigan	480 - 499
MN	Minnesota	550 - 567
MS	Mississippi	386 - 397
MO	Missouri	630 - 658
MT	Montana	590 - 599
NE	Nebraska	680 - 693
NV	Nevada	889 - 898
NH	New Hampshire	030 - 038
NJ	New Jersey	070 - 089
NM	New Mexico	870 - 884
NY	New York	090 - 149 ***
NC	North Carolina	269 - 289
ND	North Dakota	580 - 588
MP	Northern Mariana Is.	969 - 969
OH	Ohio	430 - 458

OK	Oklahoma	730 - 749
OR	Oregon	970 - 979
PW	Palau Island	969 - 969
PA	Pennsylvania	150 - 196
PR	Puerto Rico	006- 009
RI	Rhode Island	028 - 029
SC	South Carolina	290 - 299
SD	South Dakota	570 - 577
TN	Tennessee	370 - 385
TX	Texas	750 - 799 & 885
UT	Utah	840 - 847
VT	Vermont	050 - 059
VA	Virginia	220 - 246 & 201
VI	Virgin Islands	008 - 008
WA	Washington	980 - 994
WI	Wisconsin	530 - 549
WV	West Virginia	247 - 268
WY	Wyoming	820 - 831

** FL - 343, 345, and 348 are not valid.

*** NY - Includes 004 Westchester and 063 Fishers Island

MILITARY 'STATE'

AE	Armed Forces Africa	090 -098
AA	Armed Forces Americas (except Canada)	340 -340
AE	Armed Forces Canada	090 - 098
AE	Armed Forces Europe	090 - 098
AE	Armed Forces Middle East	090 - 098
AP	Armed Forces Pacific	962 - 966

Attachments - Standard Abbreviations

<u>Word</u>	<u>Abbreviation</u>
Accounting	ACCTG
Accounts	ACCTS
Administration	ADMIN
Air Force Base	AFB
Apartment	APT
American	AMER
Associates	ASSOC
Association	ASSN
Avenue	AVE

Bank	BK
Banking	BKG
Branch	BR
Broadway	BWY
Building	BLDG
Casualty	CASLTY
Center	CTR
Certificate	CERT
Certificate of Deposit	CD
Circle	CRL
Commerce	CMRC
Commission	COMM
Company	CO
Comptroller	COMPT
Consolidated	CONS
Construction	CONST
Corporation	CORP
Cooperative	COOP
County	CNTY
Court	CT
Credit Union	CU
Department	DEPT
Deposit	DEP
Distributor, Distributing	DISTB
District	DIST
Division	DIV
Drive	DR
East, Eastern	E
Electrical	ELEC
Exchange	XCHG
Federal	FED
Federal Credit Union	FCU
Finance	FIN
Financial	FINCL
First National Bank	FNB
Foreign	FORGN
General	GEN
Government	GOVT
Group	GRP
Headquarters	HDQTRS
Highway	HWY
Hospital	HOSP
Incorporated	INC
Industry(ies)	INDUST
Information	INFO
Institute, Institution	INST
Insurance	INS
International	INT

Lane	LN
Limited	LTD
Management	MGMT
Manufacturers	MFTRS
Manufacturing	MFG
Market	MKT
Municipal	MUN
Mutual	UTL
National	NAT
Northeast	NE
Northern, North	NO
Northwest	NW
Organization	ORG
Park	PK
Place	PL
Plaza	PLZ
Post Office	PO
Railroad	RR
Realty	RLTY
Road	RD
Room	RM
Route	RT
Savings	SAV
Savings and Loan	SL
Security	SEC
Service	SERV
Southeast	SE
Southern, South	SO
Southwest	SW
Street	ST
Suite	STE
Transportation	TRANS
Trust	TR
University	UNIV
US Air Force	USAF
US Army	USA
US Coast Guard	USCG
US Marine Corps	USMC
US Navy	USN
Village	VLGE
Western, West	W

Note: All abbreviations listed may be changed from singular to plural, and vice versa, by the addition or deletion of the letter 's'.

Attachments - Name Editing Instructions

- A. Delete any titles, prefixes, suffixes or other descriptive information such as Mr., Mrs., Dr., Reverend, Partner, or Trustee. Do not delete suffixes which distinguish family members such as Jr., Sr., III or IV. Suffixes should be edited to follow the middle initial (e.g. Doe\ John\L Jr).
- B. Delete all punctuation (e.g., 'JR.' would be submitted as 'JR').
- C. Do not use the following words in fields:
- a. THE
 - b. SEE ABOVE
 - c. SAME AS ABOVE
 - d. SAME
 - e. COMPUTER GENERATED
 - f. SIGNATURE CARD
 - g. NONE
 - h. NON CUSTOMER
 - i. CUSTOMER
 - j. T/A
 - k. VARIOUS
 - l. OTHER
 - m. N/A
 - n. UNKNOWN
- D. Spanish surnames. Care must be taken in formatting Spanish surnames as the names are usually written in the order of first name, father's last name, and then mother's last name, i.e., Juan Vega Santiago. The father's last name, Vega would be used as the last name; however, both last names should be retained. Example: Vega/Santiago/Juan.
- E. Place a slash ('/') before each name (including suffixes) except the first surname (e.g., White/Elizabeth/A) but not between compound names such as 'Van Gogh'.
- F. If only the surname of an individual is present, then place a slash after it (e.g., Jones/).
- F. If a non-individual is listed, do not enter slashes between names. Delete the word, 'The' whenever it appears. Drop the subdivision name (e.g., 'The First National Bank of Chicago-Manchester Branch' will be 'FNB of Chicago-Manchester').

Attachments - Definition of Terms

Aggregation	Aggregation occurs when all cash in (received) and all cash out (disbursed) in one business day must be added together SEPARATELY to determine if the total cash in or out exceeds the \$10,000 reporting requirement. When aggregating, cash in monies are never added to or subtracted from cash out monies to determine the reportable
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dollar amounts. For a more thorough definition and proper reporting please contact the Compliance Review Group at (313) 234-1613.

Amended Report	A report which corrects a report previously filed and accepted by the Detroit Computing Center.
b	Denotes a blank position.
Corrected Report	A report which corrects a report previously filed but rejected by the Detroit Computing Center because of validity or consistency errors.
CTR	Currency Transaction Report (Form 4789).
Currency	For CTR purposes, currency is the coin and paper money of the United States or any country, which is circulated and customarily used and accepted as money.
DBA	Doing Business As
DCC	The Detroit Computing Center
Drawer	Individual or organization who initiates a check or wire transfer.
EIN	Employer Identification Number
FI	Financial Institution
File	For purposes of this procedure, a file consists of all magnetic media records submitted by a Transmitter.
Negotiable	All checks and drafts (including Instruments business, personal, bank, cashier's and third-party), money orders, and promissory notes. For purposes on the CTR, all traveler's checks shall also be considered negotiable instruments whether or not they are in bearer form.
Owner	A person or organization on whose behalf the transaction is conducted.
Organization	For CTR purposes, an organization is a person other than an individual.
Payee	Person(s) or organization(s) to whom the check or wire transfer of funds is made payable.
Person	For CTR purposes, a person is an individual, corporation, partnership, trust or estate, joint stock company, association, syndicate, joint venture or other incorporated organization or group.

Resolution	Code which signifies who is to Code receive the correspondence relating to transactions.
SSN	Social Security Number
Transaction in Currency	For CTR purposes, the physical transfer of currency from one person to another. This does not include a transfer of funds by means of bank check, bank draft, wire transfer or other written order that does not involve the physical transfer of currency.
Transactor	A person(s) who conducts a transaction.
Transmitter	Person(s) or organization(s) who prepare the magnetic tape files.

Attachments - Common Questions and Answers

1. On aggregations, what branch do we use for the 2B record?

Ans. Your paper document criteria should be applied in this case. Some banks are using their main office or a pseudo branch for aggregations. Others are selecting the first transaction in the aggregation or the largest amount in the aggregation. Use the same criteria that is used in the paper document system.

2. If an error is identified in the Parent 2A or Branch 2B records, will the IRS still validate subsequent Parent and Branch records?

Ans. Yes, if there are other parent records we will continue validation. However, each branch within the erroneous parent group will contain the parent error. This entire group must be corrected and resubmitted.

3. If we must begin each file with a Transaction Sequence Number starting with 00001 for each 3A record, how are we to match the acknowledgment records with the right submission and sequence?

Ans. In the Transmitter Record 1A, the coverage beginning or ending dates should be considered with the sequence numbers so that each submission is unique. This record will be returned to you on the acknowledgment file for this purpose.

4. During the acceptance test, are you planning to return an acknowledgment file?

Ans. Yes, we will acknowledge your test file but do not require that it be corrected and resubmitted if it contains errors. We do recommend that you use it to test your internal error programs.

5. Could you give us guidance on the appropriate person(s) to be designated on the Application Form DCC-4419, and the Declaration (Agreement) Form?

Ans. First, let's take the Declaration Statement. The person who signs this form should be in a position to insure that the Financial Institution is complying with the agreement. Some institutions delegate this to an Officer of the bank, such as the Compliance Officer or the Security Officer. Others have equated this to the same approving official who signs the paper 4789. In any case, it should represent an official of the bank who insures that the bank is in compliance with terms of the agreement.

Second, the Form DCC-4419 indicates two levels of persons to contact. Block 2 requests a person to contact should we need ADP processing information concerning the tapes submitted. This should be an individual of the bank who has knowledge of the tape requirements or who could obtain the needed information easily. For example, once a reporting cycle has been established, we may need to follow-up with this individual if we do not receive a tape from your institution as scheduled. Block 8 of the Form DCC-4419 should be an individual who has knowledge of the application to file magnetically. Some banks are designating the Data Processing Officer or the Operations Officer as the bank official delegated to sign the Form DCC-4419, others have indicated that the same individual who signed the Declaration Statement will also sign the Form DCC-4419. The physical location of your data processing department will probably be the deciding factor here.

6. On the Appendix of the Declaration Statement, you request the address of the offices and branches that will not participate in the Project. We plan to start with only a few branches of our total 300. Does this mean we have to supply hundreds of individual offices and branches?

Ans. In those cases where it is more convenient to list those branches that will be participating rather than NOT participating, please do so. For example, if you plan to start with five (5) of your 300 branches, indicate the five that will be participating and state that the other 295 branches will not participate at this time. Some banks have enclosed a telephone/address listing of all their branches and annotated the branches that will be participating.

7. Suppose I apply to file magnetically and for some reason wish to drop out of the program, can I do so?

Ans. Yes. We want to be able to address the financial community's concerns. Therefore, if you decide to drop out, you must notify the Magnetic Filing Coordinator in writing of the date you wish to resume paper filing, giving the reasons for dropping out. Once this written notice is sent you can immediately resume paper filing.

9. Are there any software companies offering magnetic filing software?

Ans. Yes. We have identified several companies who have expressed an interest in the process. We will provide their names, telephone numbers and their current status in the filing process if you contact the Magnetic Filing Coordinator.

10. What can I do if my institution takes exception to certain phrases in the Declaration Statement which prevents us from participating?

Ans. If the agreement contains phrases or statements which prevent your institution from filing, line through the phrase and submit the proposed changes to the CTR Magnetic Media Coordinator for consideration.

11. Is the Standard Country and State Abbreviations mandatory?

Ans. Yes. This table is mandatory.

12. In the general tape specifications, is the record format fixed or variable length?

Ans. The record format and block size are fixed length.

Attachments - Treasury BSA Bulletin Board System (CTR-BBS)

CTR-BBS FEATURES

Electronic communication with DCC personnel

Access to information concerning Bank Secrecy Act (BSA) Questions, Administrative Rulings, Magnetic Filing Specifications, and other issues concerning the BSA and Anti-Money Laundering Initiatives.

News about the latest changes and updates which affect the CTR Reporting Program at DCC.

CTR-BBS AVAILABILITY

Communications channels are available 24 hours a day, 7 days a week. The CTR-BBS can be accessed by computers using asynchronous communications. Your modem type can be determined by referring to your modem manual. When calling CTR-BBS, your communication software should be set to use the fastest speed supported by your modem.

Questions, comments or suggestions can be directed to the Systems Operator (SYSOP) through CTR-BBS or by calling the CTR Hotline Number at (313) 234-1453 to leave questions or messages at any time. A DCC representative will contact you the next business day between the hours of 7:00 A.M. - 4:00 P.M. EST Monday thru Friday excluding holidays.

The CTR-BBS is available for public use and can be reached by dialing:
(313) 961-4704.

COMMUNICATIONS SOFTWARE SETTINGS:

300 - 9600 BPS

N (No Parity)
Eight Data Bits
One Stop Bit
Full Duplex